

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	Customer No.: 29052
Douglas J. Sanchez, et al.	)	
	)	Confirmation No.: 8214
Serial No.: 10/799,254	)	
	)	Art Unit: 3693
Filing Date: March 12, 2004	)	
	)	Examiner: Havan, Thu Thao
For: METHOD AND SYSTEM FOR	)	
PROCESSING ELECTRONIC	)	Attorney Docket No.: 34250-1194
PAYMENT TRANSACTIONS	)	

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**  
**AND ADVISORY ACTION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Final Office Action dated June 19, 2008, and the Advisory Action dated October 14, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

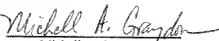
**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.

**Conclusion** begins on page 13 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents. Mail Stop: Amendment on November 4, 2008.

  
Michell A. Graydon